

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: DARREN G. GUNTERMANN	§	Case No. 08-71915
MARY J. GUNTERMANN	§	
	§	
Debtors	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/18/2008.
- 2) The plan was confirmed on 12/23/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/01/1900, 06/03/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/19/2010.
- 6) Number of months from filing or conversion to last payment: 19.
- 7) Number of months case was pending: 22.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$43,645.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 11,360.00	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 11,360.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 2,840.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 791.31	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,631.31</b>
Attorney fees paid and disclosed by debtor:	\$ 660.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAW OFFICES OF PETER FRANCIS	Lgl	3,500.00	3,500.00	3,500.00	2,840.00	0.00
AMCORE BANK NA	Sec	2,000.00	4,779.42	2,000.00	973.36	137.75
AMCORE BANK NA	Uns	3,200.00	0.00	2,779.42	206.19	0.00
BEST BUY RETAIL SERVICES	Sec	100.00	100.00	100.00	100.00	10.93
COUNTRYWIDE HOME LOANS	Sec	0.00	NA	NA	0.00	0.00
HOME LOAN SERVICES INC	Sec	0.00	155,239.20	0.00	0.00	0.00
HARLEY-DAVIDSON CREDIT CORP	Sec	0.00	0.00	52.11	52.11	38.89
HARLEY-DAVIDSON CREDIT CORP	Uns	0.00	45.68	45.68	0.00	0.00
STERLING KAY JEWELERS DBA	Sec	0.00	34.06	34.06	34.06	24.94
STERLING KAY JEWELERS DBA	Uns	0.00	1,733.84	1,733.84	128.63	0.00
LITTON LOAN SERVICING LP	Sec	0.00	28,773.84	0.00	0.00	0.00
ROGERS & HOLLANDS	Sec	0.00	2,000.00	34.06	34.06	24.94
ROGERS & HOLLANDS	Uns	0.00	0.00	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	2,300.00	0.00	0.00	0.00	0.00
AMCORE BANK NA	Uns	5,500.00	5,190.26	5,190.26	385.03	0.00
AMCORE BANK NA	Uns	5,100.00	4,848.44	4,848.44	359.68	0.00
AMERICAN EXPRESS CENTURION	Uns	2,200.00	2,073.93	2,073.93	153.85	0.00
ECAST SETTLEMENT	Uns	2,000.00	2,081.73	2,081.73	154.43	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ECAST SETTLEMENT	Uns	1,000.00	1,169.37	1,169.37	86.74	0.00
RBS CITIZENS NA	Uns	5,000.00	5,200.78	5,200.78	385.81	0.00
ECAST SETTLEMENT	Uns	6,600.00	7,064.03	7,064.03	524.04	0.00
CITIFINANCIAL	Uns	0.00	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA	Uns	7,500.00	8,163.74	0.00	0.00	0.00
GEMB / LOWES	Uns	5,400.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	6,700.00	6,892.73	6,892.73	511.33	0.00
HSBC	Uns	300.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	5,000.00	5,175.18	5,175.18	383.91	0.00
HSBC CARD SERVICES	Uns	2,200.00	NA	NA	0.00	0.00
HSBC CARD SERVICES	Uns	2,000.00	NA	NA	0.00	0.00
HSBC CARD SERVICES	Uns	1,200.00	NA	NA	0.00	0.00
JC PENNEY	Uns	2,300.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Uns	1,000.00	1,009.56	1,009.56	74.89	0.00
MACYS RETAIL HOLDINGS INC	Uns	400.00	408.50	408.50	15.50	0.00
ROUNDUP FUNDING LLC	Uns	450.00	574.60	574.60	32.71	0.00
ECAST SETTLEMENT	Uns	2,100.00	2,071.57	2,071.57	153.67	0.00
ECAST SETTLEMENT	Uns	2,300.00	2,136.19	2,136.19	158.47	0.00
ROUNDUP FUNDING LLC	Uns	500.00	498.88	498.88	32.61	0.00
PRA RECEIVABLES MANAGEMENT	Uns	14,500.00	15,271.98	15,271.98	1,132.92	0.00
ROUNDUP FUNDING LLC	Uns	150.00	248.87	248.87	16.27	0.00
LVNV FUNDING LLC	Uns	2,100.00	2,210.88	2,210.88	164.01	0.00
LVNV FUNDING LLC	Uns	700.00	582.77	582.77	33.18	0.00
LVNV FUNDING LLC	Uns	2,000.00	2,124.85	2,124.85	157.63	0.00
LVNV FUNDING LLC	Uns	5,900.00	6,510.69	6,510.69	482.98	0.00
LVNV FUNDING LLC	Uns	5,000.00	5,229.81	5,229.81	387.97	0.00
WELLS FARGO FINANCIAL	Uns	1,300.00	921.67	921.67	68.37	0.00
JOSH LARSON	Uns	0.00	NA	NA	0.00	0.00
AMCORE BANK NA	Uns	0.00	1,440.10	1,440.10	106.83	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 2,052.11	\$ 1,025.47	\$ 176.64
All Other Secured	\$ 168.12	\$ 168.12	\$ 60.81
<b>TOTAL SECURED:</b>	<b>\$ 2,220.23</b>	<b>\$ 1,193.59</b>	<b>\$ 237.45</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 85,496.31</b>	<b>\$ 6,297.65</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,631.31	
Disbursements to Creditors	\$ 7,728.69	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 11,360.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/23/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.